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SmartPay Newsletter

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Best Practices

Travel Delinquencies

To curb rising individually billed travel delinquencies, agencies continue to focus on mitigating delinquency through cardholder education. Visa USA offers two Internet resources that educate cardholders on how to manage credit wisely. MoneyChoices and Practical Money Skills for Life. These two web sites, which are accessible at no cost, can be found at www.moneychoices.com and www.practicalmoneyskills.com.

Continuity of Operations Plan

The Commerce Bankcard Center (CBC) is working in conjunction with the Purchase Card Agency Program Coordinators to establish a Continuity of Operations Plan (COOP) for the DOC Purchase Card Program. CBC is working to complete authorizations for each APC and one alternate at Citibank. In case of a crisis causing a complete shutdown and no communication with the CBC, the APC would be able to easily call Citibank to take care of their service area needs without CBC intervention.



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VISA Fraud Scam

There is a new Visa scam in circulation. The person calling announces they are with the Security & Fraud Department at Visa, they state their identifying badge number and proceed to tell the cardholder they have been flagged for an unusual purchase pattern and that they have seen a charge authorized on their account from Anti-Telemarketing Device for \$497.99. Here is the important part on how the scam works. The caller then says he needs to verify you are in possession of your credit card. He will ask you to turn your card over and look for some numbers. He asks you to verify the 3-digit security code on the back of the card. After the cardholder verifies the number, he will say that is correct. They are very convincing that they will be sure the charge is credited back to the account.

The Commerce Bankcard Center (CBC) notified Visa and Mastercard of this scam as reported from one of the cardholders. In response, Visa asked that we post messages on internal web sites and use newsletters as an avenue to get important information to the cardholders on how to respond to identity theft issues in addition to filing a police report.

The following web site from the Federal Trade Commission titled "ID Theft—When Bad Things Happen to Your Good Name" includes valuable information relating to identify theft including the resolution of credit problems with the credit bureaus as well as an ID Theft Affidavit:

<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>

This information will give you ways to minimize opportunities for thieves to obtain card related information with

which they could defraud the Government—or yourselves personally. The recent increase in the number of "phishing" incidents where cardholders *think* they are receiving e-mail requests from Banks, Card Associations or Government Organizations, asking them to verify personal information, point to the need to keep them vigilant in protecting card information.

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This is your newsletter. Feel free to send your comments and ideas to :

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Blank Signature on Purchase Card

If the signature panel on the back of the credit card is blank, in addition to requesting an Authorization, a Merchant must do all of the following:

- Review positive identification bearing the Cardholder's signature (such as an unexpired passport or driver's license) to vali-

date the Cardholder's identify

- Indicate the positive identification, including any serial number and expiration date, on the Transaction Receipt
- Require the Cardholder to sign the signature panel of the Card prior to com-

pleting the Transaction

Visa considers a signature panel with the words "See I.D." or equivalent language to be blank.



We're on the Web! www.casc.noaa.gov/bankcard/bankcard.html